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<b>TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A SUBMISSION UNDER 35 U.S.C. 371</b>		<b>ATTORNEY'S DOCKET NUMBER</b> <b>10447-2US</b> <b>U.S. APPLICATION NUMBER (Unknown, see 37 CFR 1.5)</b> <b>107561661</b>
INTERNATIONAL APPLICATION NO. PCT/US2004/019272	INTERNATIONAL FILING DATE 17 June 2004 (17.06.2004)	PRIORITY DATE CLAIMED 18 June 2003 (18.06.2003)
<b>TITLE OF INVENTION</b> Mortgage Financing System		
<b>APPLICANT(S) FOR DO/EO/US</b> NICHOLS, Evelyn		
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:		
<p>1. <input checked="" type="checkbox"/> This is a <b>FIRST</b> submission of items concerning a submission under 35 U.S.C. 371.</p> <p>2. <input type="checkbox"/> This is a <b>SECOND</b> or <b>SUBSEQUENT</b> submission of items concerning a submission under 35 U.S.C. 371.</p> <p>3. <input checked="" type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.</p> <p>4. <input checked="" type="checkbox"/> The US has been elected (Article 31).</p> <p>5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2))</p> <ol style="list-style-type: none"> <li><input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau).</li> <li><input type="checkbox"/> has been communicated by the International Bureau.</li> <li><input checked="" type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).</li> </ol> <p>6. <input checked="" type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2))</p> <ol style="list-style-type: none"> <li><input checked="" type="checkbox"/> is attached hereto.</li> <li><input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4).</li> </ol> <p>7. <input checked="" type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))</p> <ol style="list-style-type: none"> <li><input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau).</li> <li><input type="checkbox"/> have been communicated by the International Bureau.</li> <li><input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.</li> <li><input checked="" type="checkbox"/> have not been made and will not be made.</li> </ol> <p>8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).</p> <p>9. <input checked="" type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).</p> <p>10. <input type="checkbox"/> An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).</p> <p><b>Items 11 to 20 below concern document(s) or information included:</b></p> <p>11. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98.</p> <p>12. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.</p> <p>13. <input type="checkbox"/> A preliminary amendment.</p> <p>14. <input type="checkbox"/> An Application Data Sheet under 37 CFR 1.76.</p> <p>15. <input type="checkbox"/> A substitute specification.</p> <p>16. <input type="checkbox"/> A power of attorney and/or change of address letter.</p> <p>17. <input type="checkbox"/> A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.</p> <p>18. <input type="checkbox"/> A second copy of the published International Application under 35 U.S.C. 154(d)(4).</p> <p>19. <input type="checkbox"/> A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).</p>		

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The fee is \$250 for each additional 50 sheets of paper or fraction thereof.</td> <td></td> <td></td> </tr> <tr> <td>Total Sheets</td> <td>Extra Sheets</td> <td>Number of each additional 50 or fraction thereof (round up to a whole number)</td> <td>RATE</td> </tr> <tr> <td>- 100 =</td> <td>/50 =</td> <td></td> <td>x \$250</td> </tr> <tr> <td colspan="2"></td> <td>\$ 0</td> <td></td> </tr> <tr> <td colspan="2">Surcharge of <b>\$130.00</b> for furnishing any of the search fee, examination fee, or the oath or declaration after the date of commencement of the national stage (37 CFR 1.492(h)).</td> <td>\$ 0</td> <td></td> </tr> <tr> <td>CLAIMS</td> <td>NUMBER FILED</td> <td>NUMBER EXTRA</td> <td>RATE</td> </tr> <tr> <td>Total claims</td> <td>21 - 20 =</td> <td>1</td> <td>x \$ 50</td> </tr> <tr> <td>Independent claims</td> <td>3 - 3 =</td> <td>0</td> <td>x \$200</td> </tr> <tr> <td colspan="2">MULTIPLE DEPENDENT CLAIM(S) (if applicable)</td> <td>+ \$360</td> <td>\$ 0</td> </tr> <tr> <td colspan="2"><b>TOTAL OF ABOVE CALCULATIONS =</b></td> <td>\$ 650</td> <td></td> </tr> <tr> <td colspan="2"><input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. Fees above are reduced by 1/2.</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td><b>SUBTOTAL =</b></td> <td>\$ 325</td> </tr> <tr> <td colspan="2">Processing fee of <b>\$130.00</b> for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(i)).</td> <td>\$</td> <td></td> </tr> <tr> <td colspan="2"></td> <td><b>TOTAL NATIONAL FEE =</b></td> <td>\$ 325</td> </tr> <tr> <td colspan="2">Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property</td> <td>\$</td> <td></td> </tr> <tr> <td colspan="2"></td> <td><b>TOTAL FEES ENCLOSED =</b></td> <td>\$ 325</td> </tr> <tr> <td colspan="2"></td> <td>Amount to be refunded:</td> <td>\$</td> </tr> <tr> <td colspan="2"></td> <td>Amount to be charged</td> <td>\$ 325</td> </tr> </table>				The following fees have been submitted		CALCULATIONS	PTO USE ONLY	21. <input checked="" type="checkbox"/> Basic national fee (37 CFR 1.492(a)).....		\$ 300		22. <input checked="" type="checkbox"/> Examination fee (37 CFR 1.492(c))  If the written opinion prepared by ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)..... \$0 All other situations..... \$200		\$ 200		23. <input checked="" type="checkbox"/> Search fee (37 CFR 1.492(b))  If the written opinion of the ISA/US or the International preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)..... \$0 Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an International Searching Authority..... \$100 International Search Report prepared by an ISA other than the US and provided to the Office or previously communicated to the US by the IB..... \$400 All other situations..... \$500		\$ 100		<b>TOTAL OF 21, 22 and 23 =</b>		600		<input type="checkbox"/> Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing in compliance with 37 CFR 1.821(c) or (e) or computer program listing in an electronic medium) (37 CFR 1.492(j)). 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IAP20 Recd/PCT/PTO 16 DEC 2005

a.  A check in the amount of \$ \_\_\_\_\_ to cover the above fees is enclosed.

b.  Please charge my Deposit Account No. 50-2413 in the amount of \$ 325.00 to cover the above fees. A duplicate copy of this sheet is enclosed.

c.  The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 50-2413. A duplicate copy of this sheet is enclosed.

d.  Fees are to be charged to a credit card. **WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

**NOTE:** Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status.

SEND ALL CORRESPONDENCE TO:

David M. Ostfeld  
Adams and Reese, LLP  
4400 One Houston Center  
1221 McKinney  
Houston, TX 77010  
Tel: (713) 308-0128

SIGNATURE



NAME

27,827

REGISTRATION NUMBER

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10/561661

APPLICANT: EVELYN NICHOLS

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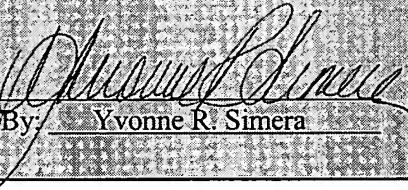
SERIAL NO.:

GROUP ART UNIT:

FILED:

EXAMINER:

FOR: MORTGAGE FINANCING SYSTEM

CERTIFICATE OF MAIL BY EXPRESS MAIL	
ED534068120US Express Mail No.	December 16, 2005 Date of Deposit
<p>I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service postage prepaid in an envelope under 35 C.F.R. §1.10 on the date indicated above and is addressed to:</p>	
<p>Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450</p>	
By:  Yvonne R. Simera	December 16, 2005 Date of Signature

TRANSMITTAL OF APPLICATION UNDER 35 U.S.C. §371

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Date: December 16, 2005  
Docket No.: 10447-2US

Sir:

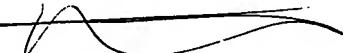
Enclosed please find a U.S. National Phase Application to be filed with the Office.

Please send all future correspondence regarding the above-referenced application to the undersigned at the address appearing below.

10/561661  
IAP20 Rec'd PCT/PTO 16 DEC 2005

Please charge any additional costs with regard to the filing of this application, or credit any overpayment, to Deposit Account 50-2413 of Adams and Reese LLP.

Respectfully submitted,

  
\_\_\_\_\_  
David M. Ostfeld, Reg. 27,827  
Attorney for Applicant  
Adams and Reese LLP  
4400 One Houston Center  
1221 McKinney  
Houston, Texas 77010  
(713) 308-0128

DMO:yrs  
Enclosures

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